



NEWSLETTER
JULY
2009



Health Care and Benefits Division
Phone: 444-7462 in Helena
1-800-287-8266 toll free
Fax: (406)444-0080
E-mail: benefitsquestions@mt.gov



Spending More for Drugs Doesn't Make You Healthier



Americans spend well over \$200 billion on prescription drugs every year. For the State of Montana, the total cost of prescription drugs has increased by over 40% since 2005. Your prescription medication now costs an average of \$2.98 per dose. When you consider that cost over an entire year, it is roughly equivalent to buying 35 tanks of gas for each person using the drug plan. That is why we have teamed up with the Montana University System to create URx, our new prescription drug program.

Just because a drug costs more, doesn't mean it's benefits are greater than that of a less expensive drug. Drug prices and marketing to physicians or consumers are influenced by a number of things, many of which have nothing to do with medicine or how effective the drug is for the consumer. For example, drug manufacturers spend billions of dollars each year on advertising—so if you see six commercials for a particular drug during one episode of *Law and Order*, that drug is likely to cost more, no matter how well it works.

The State of Montana can't control all the factors behind high drug costs, however there are a few things we can do to reduce the cost of providing drugs under our medical plans **without reducing your benefits**—and improve the effectiveness of our prescription drug program at the same time. In certain cases, you may even pay less than you are now for your prescriptions.

As of January 1, 2010, **URx** will replace Caremark as the Prescription Drug Plan administrator for the State of Montana. We will provide many opportunities for you to ensure you are well informed of how the new plan will affect you through future newsletters, educational meetings and by direct communications.

Here's the big picture:

You will still be able to get the prescriptions medications you need, at your local pharmacy, at big chains like Kmart and WalMart, and through the mail-order program.

URx was created by Montanans—Montana doctors, Montana pharmacists, and Montana consumers—with the assistance and support of the University of Montana Pharmacy School.

URx will reduce the plan's overhead by trimming administrative expenses.

URx is also designed to promote better health. Under the State of Montana's and Montana University System's oversight, an independent therapeutics and pharmacy committee is evaluating drugs based on their proven clinical results. The committee will develop a new formulary (the list of preferred drugs covered by the plan) that makes the most effective drugs the least expensive to you—regardless of the drug's actual cost.

Our goal is to make sure the Prescription Drug Plan focuses on your care, reduces overall health care costs (not just prescription costs), and results in better health and quality of life. That's the real bottom line. Stay tuned for more information.

NEW! \$5 Discount

Participants covered under the State of Montana health care plan may be eligible for a **\$5 discount off their monthly health care premiums!** The discount will be given for the 2010 plan year based on participation in a health screening during 2009. To be eligible for a \$5 discount, the policy holder must participate in a health screening during 2009; for a \$10 discount, the policy holder and a spouse or dependent covered under their plan must participate. Discounts will not exceed \$10 per month per policy holder.

Important! Pre-registration for appointments is essential.

Appointments are filling up fast, so please don't wait.

Employees, retirees and their dependents the age of 18 or over on the State of Montana health insurance plan are eligible for one FREE health screening per year. For registration instructions, a schedule of screenings for 2009 and Frequently Asked Questions (FAQs) about this discount, please visit www.benefits.mt.gov/wellness.asp.



Time for Sun!

Summer is here! This is the perfect time to remind everyone of the steps to prevent skin cancer (and premature wrinkling):

- Seek the shade, especially between 10 AM and 4 PM
- Do not burn
- Avoid tanning and UV tanning booths
- Cover up with clothing, including a broad-brimmed hat and UV-blocking sunglasses
- Use a sunscreen with an SPF of 15 or higher every day
- Apply 1 ounce (2 tablespoons) of sunscreen to your entire body 30 minutes before going outside. Reapply every two hours, or immediately after swimming or excessive sweating
- See your physician every year for a professional skin exam
- Remember to consult with your doctor about supplementing with Vitamin D3

Safety and Return to Work need everyone's attention



Training employees is a fact of professional life. Whether the training is New Employee Orientation, Preventing Sexual Harassment, or specialty training related to your field. Training is an essential part of success in our careers. Safety and return to work training is very important to the health and well being of our employees and yet these training opportunities are often not viewed as valuable time spent by employers and employees. Often, employers and employees realize the effects of an injury only after that injury occurs.

There are plenty of non-financial impacts like pain and loss of daily activity that result from injury. The injured worker suffers huge financial impacts as well. Many times employers don't understand their financial impacts when an injury occurs. In a recent presentation by a national expert on workers compensation it was shared that the average cost per workers' compensation claim for medical costs only in the state of Montana is about \$40,000. The average cost of wage loss is \$20,500. That \$60,500 expense in Montana compares to a national average cost per claim of \$44,700. A workers compensation claim in Montana costs \$15,800 more.

As employers and employees, we can prioritize safety so that people do not get hurt on the job. Controlling injuries through preventative safety and return to work programs keeps our employees healthy and able to enjoy their time away from work and it saves money; money that could be used to improve working conditions and wages for everyone.

The Workers' Compensation Management Bureau is responsible for managing workers' compensation insurance for all state agencies. In July, we will be introducing a new Return to Work Program for all State of Montana employees. Training will be ongoing. One of our goals with introducing this program is to make the training informative and relevant to the work you do. This program will improve the way we all manage worker injuries for all involved. We look forward to visiting with you in the coming months!

Time for the Hunter's Challenge!

Archery Season Challenge **July 27-August 30**
Rifle Season Challenge **September 14-October 18**
Visit <http://www.benefits.mt.gov/hunterfitness.asp>



PO Box 200130
Helena MT 59620

PRESORTED
FIRST CLASS MAIL
U.S. POSTAGE PAID
HELENA, MT
PERMIT NO. 89